

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Harry Thomas Kloor	
Serial No:	09/714,018	Conf. No.: 5553
Filed:	November 16, 2000	Group Art Unit: 3627
Title:	DUAL TRANSACTION AUTHORIZATION SYSTEM AND METHOD	Examiner: Maria Teresa T. Thein
Docket No:	18822-11	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR § 41.33 AMENDMENT

Applicant submits the following amendments and remarks, which are made after the date of filing an appeal and prior to the date of filing an appeal brief:

Amendments to the Claims begin on page two (2) of this paper.

Remarks begin on page eleven (9) of this paper.